IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT Atty Docket No. 103544,127

> RECEIVED CENTRAL FAX CENTER

> > APR 2 3 2004

Applicant(s): Harold E. Helson

Serial No.:

09/506,717

Group Art Unit:

1631

OFFICIAL

Filed:

February 18, 2000

Examiner:

Marschel, Ardin H.

Title:

DERIVING FIXED BOND INFORMATION

Commissioner for Patents Alexandria, VA 22313-1450

Sir:

AMENDMENT AND RESPONSE

This is in response to the Office Action dated October 23, 2003, the shortened statutory period for, having been extended by three months, now runs until April 23, 2004. Entry of the following amended claims and favorable reconsideration is respectfully requested in view of the following remarks.

Amendment to the Claims begin on Page 2 of this paper.

Remarks begin on Page 6 of this paper.

Authorization begins on Page 15 of this paper.